

## REMARKS

Reconsideration of this application as amended is respectfully requested.

In the Final Office Action dated January 30, 2003, claims 1-31 and 96-100 were pending. Claims 1-24 and 96-100 were rejected under 35 U.S.C. 103(a). Claims 25-31 were rejected under 35 U.S.C. 112, first and second paragraphs, but would be allowable if rewritten to overcome the rejections under 35 U.S.C. 112.

In this response, no claim has been cancelled and claims 1, 14, 25-31, and 96 have been amended to overcome the rejection. Thus, claims 1-31 and 96-100 remain pending. No new matter has been added.

### Claims Rejections - 35 U.S.C. §112

Claims 25-31 were rejected under 35 U.S.C. 112, second paragraph. In this response, claims 25-31 have been amended to overcome the rejections. Withdrawal of the rejections is respectfully requested.

### Rejections Under 35 U.S.C. §103(a)

Claims 1-24 and 96-100 are rejected under 35 U.S.C. 103(a) as being unpatentable over Lawlor in view of Halliburton.

In view of the amendment, Applicant submits that claims 1-24 and 96-100 of the present application include limitations not disclosed or taught by Lawlor and Halliburton, individually or in combination. As a result, claims 1-24 and 96-100 are patentable over Lawlor in view of Halliburton.

Specifically, independent claim 1 includes a selection of one of the one or more responses presented on a display of a computer by an individual in response to the at least one question instantaneously reveals information referring to the one or more fields concealed by the removable concealers on the display. Applicant submits that these limitations which is absent from either Lawlor or Halliburton, individually or in combination. Rather, Lawlor discloses a remote distribution of financial services (e.g., home banking and bill-paying) involves distributing portable terminals to a user base (see, Abstract). Nowhere in Lawlor discloses scoring or targeting a coupon of a user. Applicant submits that it would not be obvious to one with ordinary skill in the art to use the teachings of Lawlor to conceive the present invention as claimed.

In addition, Lawlor discloses a system for remote distribution of financial services (e.g., home banking and bill payment) involving distributing portable terminals to a user base (see, Abstract). Nowhere in Lawlor discloses, suggests or teaches targeting or scoring a coupon.

In contrast, the present invention as claimed relates to target and score a coupon designated to a specific group of users. The coupon is scored based on the selections of an individual in response to one or more questions displayed on a display of a computer. The information revealed is subject to which response the individual selects. As a result, a coupon is presented to the individual based on the information or responses provided by the individual. Thus, the coupon matches the specific tastes of the individual. Applicant submits that a person with ordinary skill in the art would not apply the teachings of Lawlor to score and evaluate a coupon.

Halliburton discloses a redeemable coupon disbursement control and reporting system especially for an ATM machine. Contrary to the present invention as claimed, the

coupons are preprinted on the back of ATM receipts (see, col. 4, lines 1 to 21). There is no evaluation or scoring on the coupons based on a user's responses through a display of a computer. It appears that Halliburton teaches away from, instead of towards to, the present invention as claimed. Applicant submits that one with ordinary skill in the art would not combine Halliburton with Lawlor because of lack of motivation. There is no need to score or evaluate the coupons preprinted on the back of the ATM machine receipts. A user of an ATM machine would not have options to respond to a variety of questions related to a coupon. Rather, the user of ATM machine only responds to items related to the corresponding financial institute. Nowhere in Halliburton suggests to combine with Lawlor and nowhere in Lawlor suggests combining with Halliburton. Applicant submits that it would be impermissible to use hindsight to find the motivation to combine references by using an Applicant's own teachings against that Applicant.

Furthermore, even if, for the sake of the arguments, Halliburton is combined with Lawlor, such combination still lacks the limitation of "wherein selection of one of the one or more responses by an individual in response to the at least one question instantaneously reveals information referring to the one or more fields concealed by the removable concealers on the display". Lawlor stated:

Central computer 52 would control the "Select One" prompt to be illuminated (as showed in FIG. 3C) when the user is to select one of several alternatives displayed on display 102. Typically, the user responds by making a selection-that is, by depressing the one of "soft" (i.e., programmable) keys 108 which points to the line of the display on which the option be desired is displayed.

The "Change Screen" prompt (see FIG. 3D) is typically illuminated when the NEXT key 106 is to be depressed (e.g., to confirm a previously entered request, and/or move on to the next screen in a sequence of screen. (col. 25, lines 4 to 14)

It appears that Lawlor includes at least two screens: a first screen to receive user's inputs, such as PIN number, and a second screen is displayed when the user explicitly presses

the “next” button. Applicant submits that Lawlor does not include “one or more additional fields presented on the display concealed by removable concealers” when a first field is displayed. In addition, Lawlor fails to disclose that “selection of one of the one or more responses by an individual in response to the at least one question instantaneously reveals information referring to the one or more fields concealed by the removable concealers on the display”.

Therefore, in view of the arguments set forth, independent claim 1 is not obvious in view of Halliburton and Lawlor and is patentable over Halliburton in view of Lawlor. Independent claims 14 and 96 include similar limitations discussed above. Thus, for the reasons similar to those discussed above, claims 14 and 96 are patentable over Halliburton in view of Lawlor.

The rest of the claims depend from one of the above independent claims, thus include all of the distinct features of the respective independent claim, and therefore, for the reasons similar to those discussed above, are patentable over Halliburton in view of Lawlor.

Withdrawal of the rejections is respectfully submitted.

CONCLUSION

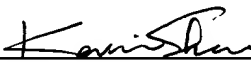
In view of the foregoing, Applicant respectfully submits the present application is now in condition for allowance and such action is earnestly solicited at the earliest possible date. If the Examiner believes a telephone conference would expedite or assist in the allowance of the present application, the Examiner is invited to call the undersigned attorney at (408) 720-8300.

Please charge Deposit Account No. 02-2666 for any shortage of fees in connection with this response.

Respectfully submitted,

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